

Certificate Number: 03088-NJ-DE-034731497

Bankruptcy Case Number: 20-18604



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 2, 2020, at 11:29 o'clock PM CDT, Lisa A Krzywicki completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 2, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor